

EXHIBIT 3

Legal Advocates for Seniors and People with Disabilities

205 W. Monroe, 4th Floor, Chicago, IL 60606

312-263-1633

Fax: 312-263-1637

E-Mail: LASPD@clclaw.org

October 25, 2006

Client Services, Inc.
Card Member Services
3451 Harry Truman Blvd
St Charles, MO 63301 4047

Re: Frank W. Glover
Consumer's account: 6113404

LASPD file number: 1422

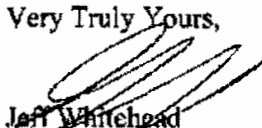
Dear Sir or Madam:

I am writing to inform you that this office now represents the above-named individual(s) who has recently received a debt collection communication from your company. Legal Advocates for Seniors and People with Disabilities (LASPD) is a nationwide program of the Chicago Legal Clinic, Inc., a not-for-profit law office providing low-cost legal services to the public.

I am requesting that you review the attached affidavit from our client(s) and cease all further communication with our client(s). As you will see, all of the income of our client(s) is protected from attachment by Federal law. We are therefore requesting that you accept the validity of the affidavit and cease all further collection activities.

If you have any questions, please contact Legal Advocates for Seniors and People with Disabilities at 312-263-1633.

Very Truly Yours,



Jeff Whitehead
Supervising Attorney

Enclosures